## UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF WISCONSIN

In re

Chapter 13

Terry A. Laffin, Katherine P. Laffin, Case No.: 15-26221-gmh

Debtors.

## CONSENT TO MOTION TO PARTICIPATE IN MORTGAGE MODIFICATION MEDIATION PROGRAM

Kondaur Capital Corporation (the "mortgage creditor") consents to the Debtor's Motion to participate in the Mortgage Modification Mediation (MMM) Program.

- 1. By this Consent, the mortgage creditor agrees that if it has not already registered to use the DMM Loss Mitigation Web Portal (the "Portal") (www.dclmwp.com), it will do so within 14 days of the date of this Consent and post the mortgage creditor's loan modification package and requirements on the Portal.
- 2. The mortgage creditor agrees to designate a representative with knowledge of all of the mortgage creditor's loss mitigation programs with either full authority to make a final decision on the modification of the Debtor's mortgage or access to an underwriter with full authority to make a final decision on the modification. The representative will continuously attend all scheduled mediation sessions by telephone or video conference.
- 3. The mortgage creditor agrees to pay \$200 to the Mediator no later than 14 days after appointment of the Mediator. There is no charge for the mortgage creditor to utilize the DMM Loss Mitigation Web Portal.
- 4. The mortgage creditor agrees to engage in the mediation process in good faith.
- 5. In the event a mortgage modification is agreed upon, the mortgage creditor agrees to promptly prepare and execute all necessary documents, including, as appropriate, the withdrawal of its proof of claim in the Debtor's bankruptcy case.

Date: 08/27/2015

Mikal Acevelo Attorneys for mortgage creditor